

Certificate Number: 15111-PAE-DE-035285059

Bankruptcy Case Number: 15-17318



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 19, 2021, at 9:22 o'clock PM EST, Michele JoAnn Marmero completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 20, 2021 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education